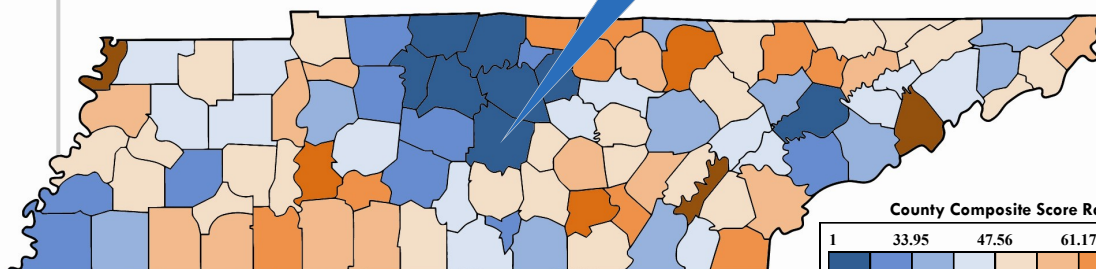


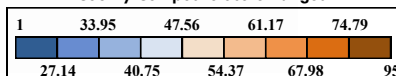
# The Status of Women in Tennessee Counties

## SNAPSHOT: RUTHERFORD COUNTY

2012



County Composite Score Ranges



Ranges defined as 0.5 standard deviations from the mean score of 47.56.

### INSIDE

Overview	Pg 1
Earnings & Employment	Pg 2
Education & Living	Pg 3
About the Council and this Report	Pg 4

Population (2010): **262,604**Pop. Density: **424/square mile**Seat of Government: **Murfreesboro**Largest City: **Murfreesboro**

Up from 2nd

COUNTY	RANK	INDICATOR SCORES & RANKINGS	DATA	RANK
Rutherford	1	Employment and Earnings Composite	20.80	2 ▲
Cheatham	2	Median Annual Earnings for Full Time Employed Females*	\$35,437	3 ▲
Wilson	3	Wage Gap (Female Earnings as a Percentage of Male Earnings)	81.83%	17 ▲
Davidson	4	Female Labor Force Participation Rate (Ages 20-64)	74.4%	4 ▼
Sumner	5	Female Unemployment Rate (Ages 20-64)	8.1%	43 ▼
Robertson	6	Percent of Management Occupations Held by Women	36.8%	37 ▲
Knox	7	Economic Autonomy Composite	20.13	4 ▼
Smith	8	Women-owned Businesses Percent of Total	25.3%	34 ▼
Williamson	9	Percent of Females with 4-Year Degree or More (Age 25+)	26.0%	6 ▲
Moore	10	Percent of Females with High School Diploma or Equivalent (Age 25+)	88.6%	4 ▲
Montgomery	11	Female High School Dropout Rate	0.35%	42 ▼
Trousdale	12	Percent of Women Uninsured (65 and under)	12.2%	4 ▲
Blount	13	Percent of Females Below Poverty Level	14.1%	11 ▼
Madison	14	Percent of Female-Headed Households with Children in Poverty*	31.0%	8 ▼
Maury	15	Rate of Pregnancy for Girls Age 15-19 per 1000*	37	52 ▼
Shelby	16	<b>County Overview:</b> Rutherford women improved one spot overall to be ranked highest in the state with regard to economic strength and opportunity. In particular, median income, unemployment and academic achievement were some of the strongest drivers of Rutherford's rating. Significantly, the county did not perform as well in indicators relating to teenage girls, and while poverty rankings diminished only slightly, actual rates went up significantly enough to include nearly one in six women and one in three single mothers.		
Dickson	17			
Tipton	18			
Hamilton	19			

Note: all figures are based on estimates formed from sample data and are subject to sample error and rounding.

\* The American Community Survey (ACS) is an annual demographic survey of the U.S. It provides the detailed demographic, economic and housing data that was once supplied by the Decennial Census Long Form. The ACS has a smaller sample so combines several years' data to produce multi-year estimates. Due to the small sample size there is an increased margin of error in many less populated counties for this indicator.

\*\* The 2005 County by County figures were based on a sample of girls age 10-19, whereas the 2012 report reflects the population of girls age 15-19.

† ACS sampling sizes are insufficient to publish certain figures for this category. An estimate was developed from the performance of surrounding counties for the purposes of creating a composite score.

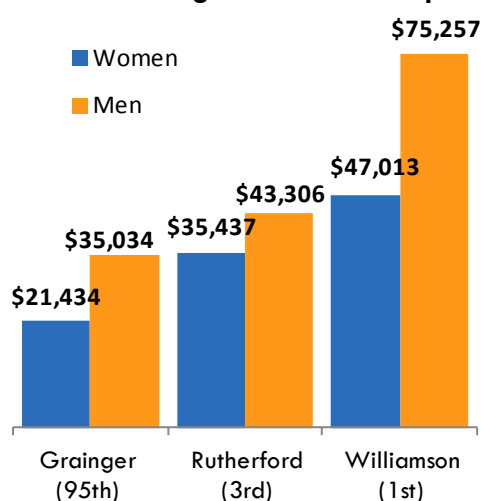
‡ Estimates are too unreliable or not available to be included in composite calculations. Any figure shown is an estimate for the reader's benefit only.

# The Status of Women in: Rutherford County

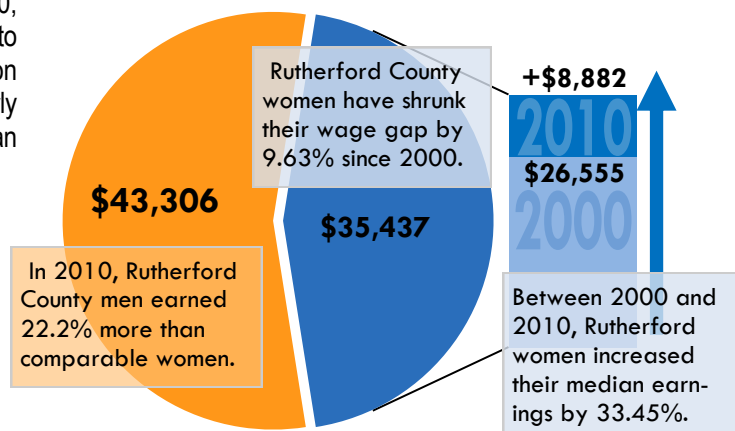
## ▲ Earnings

**R**utherford County women made significant gains in median income between 2000 and 2010, adding \$8,882 to their wages and rising two ranks, to 3rd in the state. Local women also outpaced inflation in this measure by roughly seven percent and nearly doubled the wages gains seen by men, whose median income ranked 17th in the state among their peers.

### Median Earnings: Counties Compared



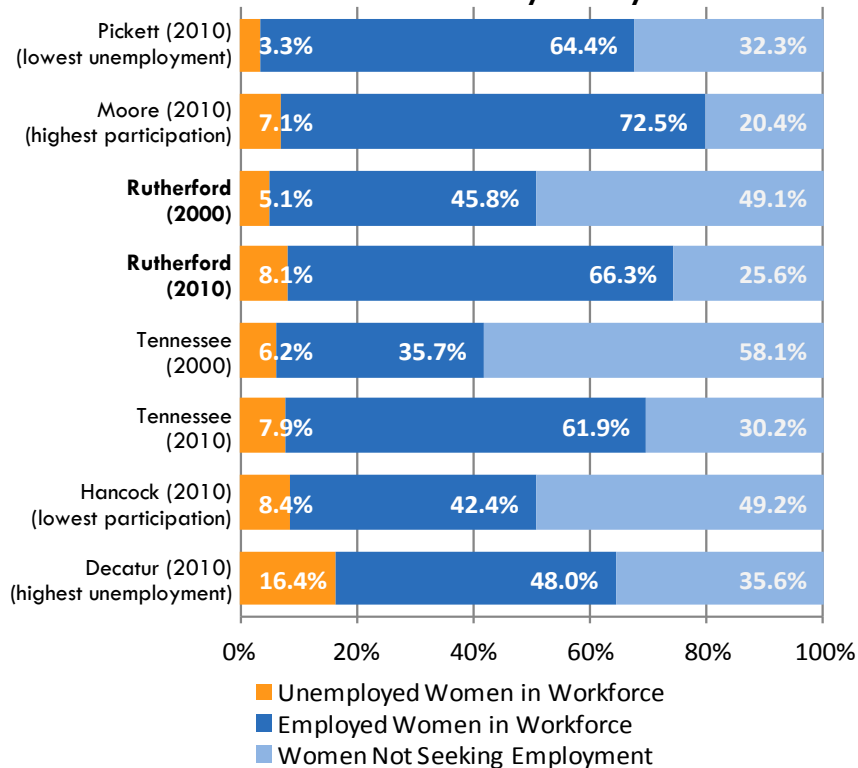
### Median Earnings and the Wage Gap, 2000-2010



**Contrasting** with most of Tennessee's high-income counties, women in Rutherford rank relatively well regarding wage disparities, having improved from 43rd to 17th between 2000 and 2010. This resulted from a 9.63 percent decrease in the difference between male and female wages, and women now earn roughly 81.83 percent of what their male counterparts do. Though third best in the state, this still corresponds to a shortfall of \$7,869 annually.

## ▼ Employment

### Workforce Access for Women By County and Year



**Women** in Rutherford County now participate in the workforce at a rate of 74.4 percent; having risen by 23.5 percent, but dropping to 4th in 2010 from 1st in 2000.

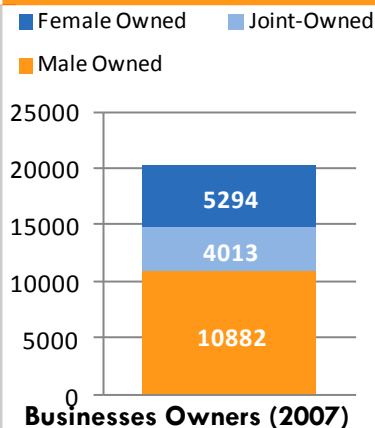
As of 2010, local men were 13.5 percent more likely to participate in the labor pool than the average woman, and women with children under six were slightly less likely at a rate of 71.1 percent.

Unfortunately, unemployment has also increased in Rutherford County. In 2010, 18.1 percent of women in the county were unemployed—0.2 percent higher than the statewide rate—and Rutherford fell in this indicator from 26th statewide to 43rd.

Despite higher participation rates, men were less likely to be unemployed in 2010, at 6.4 percent, while 9.4 percent of women with young children were jobless.

This pattern of lower male rates and higher rates for women with children is common across Tennessee.

# The Status of Women in: Rutherford County



**Rutherford** County women have made strong gains in managerial presence since 2000. County-wide, nearly 9.5 percent more managers are now female, rising to 37th from 46th, and outperforming state estimates by nearly one percent.

Women are estimated to own a smaller share of local businesses, however. This indicator declined by 1.1 percent and 14 ranks to 34th between 2000 and 2007.

When considering jointly owned businesses as well, women now have at least partial stake in 46.1 percent of the businesses in Rutherford County.

## Women At Work

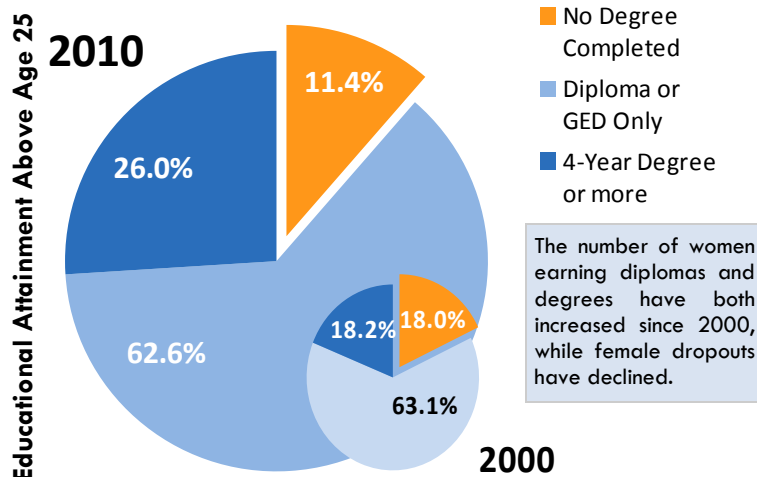
### Business Management

The incidence of female managers in Rutherford County grew from 27.3% to 36.8% between 2000 and 2010.

### Business Ownership

The percentage of women business owners in Rutherford County decreased, however, from 26.4% to 25.3% between 2000 and 2007.

## Education



**Academic** attainment has generally improved for Rutherford County women since the year 2000.

The proportion of women holding four year degrees has increased by 7.8 percent to include over one in four women in Rutherford, and has caused the county to improve from 9th to 6th statewide.

Roughly 6.6 percent more women now hold diplomas in the county as well, resulting in a bump in this indicator's rankings of one spot, to 4th.

The only detracting figure in this group, dropout rates in Rutherford included 0.35 percent of teenage girls during the 2011-12 school year, which compared favorably to the state rate of 0.61 percent, but fell in county rankings, from 33rd to 42nd.

## Living

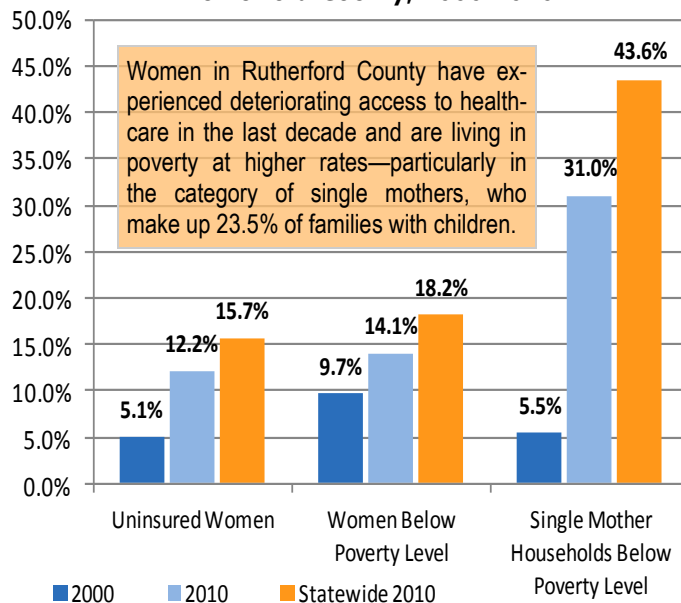
**Rutherford** County performed better in living standard indicators than nearly any other county between 2000 and 2010.

Health insurance coverage, for example, did diminish—leaving 12.2 percent of women in the county uninsured, but remained 3.5 percent better than the statewide rate, and moved up in rankings, from 17th to 4th.

Poverty rates followed a similar path. Overall, women were 4.4 percent more likely to live in poverty in 2010 than in 2000, but continued to fare better than women statewide, with Rutherford dropping six ranks, to 11th.

Continuing a state trend, single mothers in Rutherford were far more keenly affected by the decade's economic hardships, and 31 percent of this group of local women lived in poverty as of 2010. This makes Rutherford's single mothers over five times as likely to live in poverty as they were in 2000, and over twice as likely to do so as the average woman in Rutherford. The county dropped two spots in this rank, to 8th.

## Health and Poverty Indicators for Women: Rutherford County, 2000-2010



# About the Council and this Report

The **Status of Women in Tennessee Counties** report offers an economic profile of women in each county of Tennessee and examines how women's rights and equality vary among the counties. The report presents data and overall rankings in two categories of women's economic status: employment and earnings and economic autonomy. Indicators of women's status in each category make up the composite rankings of the counties.

The employment and earnings section presents data on women's annual earnings, the earnings gender gap, female labor force participation rate, the female unemployment rate, and the percent of management occupations held by women.

The economic autonomy section includes information on the percentage of businesses owned by women, educational attainment levels, percentage of women with any kind of health insurance, percentage of women living in poverty and percentage of single female-headed households living in poverty, the female high school dropout rate and the teen pregnancy rate.

The **Tennessee Economic Council on Women** was created in 1998 by the Tennessee General Assembly to assess Tennessee women's economic status. The Council develops and advocates solutions to address women's needs in order to help women achieve economic autonomy. In setting its priorities, the Council selects issues that are timely and likely to result in positive changes for women.

Research & Authorship by:

William Arth, Senior Research Manager &  
Julia Reynolds-Thompson, Fmr Research Analyst

Visit the Economic Council on Women at [www.tennesseewomen.org](http://www.tennesseewomen.org)

SOURCES	
Employment and Earnings	
Median Annual Earnings for Full Time Employed Females	U.S. Census Bureau, 2006-2010 American Community Survey 5-Year Estimates 'Selected Economic Characteristics' *
Wage Gap (Female Earnings as Percent of Male Earnings)	U.S. Census Bureau, 2006-2010 American Community Survey 5-Year Estimates 'Selected Economic Characteristics'
Female Labor Force Participation Rate	U.S. Census Bureau, 2006-2010 American Community Survey 5-Year Estimates 'Employment Status'
Female Unemployment Rate	U.S. Census Bureau, 2006-2010 American Community Survey 5-Year Estimates 'Employment Status'
Percent of Management Occupations Held by Women	U.S. Census Bureau, 2006-2010 American Community Survey 5-Year Estimates 'Occupation by Sex and Median Earnings in the Past 12 Months for Full-Time, Year-Round Civilian Employed Population, 16 year and older'
Economic Autonomy	
Women-Owned Businesses Percent of Total	U.S. Census Bureau, 2007 Survey of Business Owners 'Statistics for All U.S. Firms by Industry, Gender, Ethnicity, and Race...' † ‡
Percent of Females with 4-Yr Degree or More (Age 25+)	U.S. Census Bureau, 2006-2010 American Community Survey 5-Year Estimates 'Educational Attainment'
Percent of Females with High School Diploma (Age 25+)	U.S. Census Bureau, 2006-2010 American Community Survey 5-Year Estimates 'Educational Attainment'
Female High School Dropout Rate	Tennessee Department of Education, 2011-2012 School Year
Percent of Women Uninsured (65 or under)	U.S. Census Bureau, Small Area Health Insurance Estimates
Percent of Women Below Poverty Level	U.S. Census Bureau, 2006-2010 American Community Survey 5-Year Estimates 'Poverty Status in the Past 12 Months'
Percent of Female-headed Households with Children in Poverty	U.S. Census Bureau, 2006-2010 American Community Survey 5-Year Estimates 'Poverty Status in the Past 12 Months of Families' *
Rate of Pregnancy for Girls 15-19 (per 1000)	U.S. Census Bureau, 2006-2010 American Community Survey 5-Year Estimates 'Fertility' *

Note: all figures are based on estimates formed from sample data and are subject to sample error and rounding.

\* The American Community Survey (ACS) is an annual demographic survey of the U.S. It provides the detailed demographic, economic and housing data that was once supplied by the Decennial Census Long Form. The ACS has a smaller sample so combines several years' data to produce multi-year estimates. Due to the small sample size there is an increased margin of error in many less populated counties for this indicator.

\*\* The 2005 County by County figures were based on a sample of girls age 10-19, whereas the 2012 report reflects the population of girls age 15-19.

† ACS sampling sizes are insufficient to publish certain figures for this category. An estimate was developed from the performance of surrounding counties for the purposes of creating a composite score.

‡ Estimates are too unreliable or not available to be included in composite calculations. Any figure shown is an estimate for the reader's benefit only.